

Notice of References Cited	Application/Control No. 09/781,310		Applicant(s)/Patent Under Reexamination BREEDEN ET AL.	
	Examiner Ella Colbert		Art Unit 3696	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
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FOREIGN PATENT DOCUMENTS

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NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Chen, Li-Kanz; "Cost of Issuing Debt: An Analysis of the Factors Affecting the Net Interest Cost of State Bonds"; 1995; University of North Texas; Page 1.
	V	Bonner, Harrison Douglas, ii; "Essays on Money Demand in an Open Economy and Debt Management (Israel, Mexico); The Pennsylvania State University; 1996; Page 1.
	W	Liu, Shuen-Zen; "Signaling Capital Adequacy Ration Regulations and The Recognition of Loan Impairment by Commercial Banks"; 1993; University of Pittsburgh; Page 1.
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*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
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